



The Municipal

Risk Manager

SPRING 2005



This Edition:

Letter From the Director

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The Municipal Risk Manager is published seasonally to inform you of developments in municipal risk management which may be of interest to you in your daily business activities. The information in these articles is general in nature and should not be considered advice for any specific risk management or legal question; you should consult with legal counsel or other qualified professional of your own choice.

Publisher: Kathryn Norton, CIC
Editors: Pamela Corrigan & Laurel Wentworth
Layout Designer: Tracy Pushard, MMA Risk Management Services
P.O. Box 9109, Augusta, ME 04332-9109.
1-800-590-5583 or (207) 626-5583.

A Letter from the RMS Director:

Spring is here and this seems to be a good time to connect again with our members and share some information about the MMA Risk Management Services programs. Much of our contact with you has to do with completing applications, filing claims, arranging for and participating in loss control visits and is usually specific by member and often routine. In this mailing, we would like to present more of a general overview and share some facts and comments that we hope you will find interesting.

Risk Management Services is one of the several departments at the Maine Municipal Association that provides services to member municipalities. Our niche is to operate the programs that have been providing needed coverages for municipalities and quasi-public entities for many years through carefully managed and financially secure group self-funded programs. Our own employees provide full marketing, underwriting, claims management, and loss prevention and loss control services.

It's one stop shopping with friendly, knowledgeable and professional people ready to assist you as needed. I would like you to know that, in addition to the RMS staff members you work with on a regular basis, the respective department managers, Kathryn Norton, Don Vickery, and Ed MacDonald, as well as Assistant Director Pat Kablitz and I, are always available to meet or talk with members at any time.

*Joan Conner, Director
Risk Management Services*

We do it all for you - Maine people working for the people of Maine!

FACT:

61% of the people in Risk Management Services are native Mainers, born and raised here, and the rest of us are here because Maine is a great place to call home!



OUR MEMBERS SPEAK:

“It isn’t just that MMA Risk Management Services provides our workers compensation and property and casualty coverages. It’s much more than that. We consistently receive prompt, personalized service. We are not simply a number to them; not just an account in some far-away state. The RMS Underwriting and Claims staff immediately knows my voice, who I am, and where I am calling from. Risk Management Services resolves our issues quickly and they go above and beyond what we ask of them. It’s easy to see that they don’t just see us as a “customer”. They really care about the welfare of our town and its employees.”

(Finance Assistant, York County municipality)

“Our experience modification rate was 1.18 a couple of years ago. With the help of our Loss Control Consultant, it is down to .87. RMS’s Senior Nurse Case Manager facilitated a process through which our department heads developed a transitional work program that lets us utilize employees with work limitations in meaningful and productive ways. We have been able to significantly reduce time lost to workplace injuries.”

(Personnel Director, Central Maine City)

Who Wants to Talk About Insurance?

No one I know, except those who make their living in the risk management or insurance industry. The staff at Risk Management Services knows that our members are very busy people and want risk management/insurance decisions to be simple, effective and quick. You don’t want to spend hours trying to decide what coverage is needed for your town or city. That is why we are continually refining our program to meet the needs of our members in Maine. Coverage is customized to meet your needs. For example: blanket bonding coverage for those who handle money; public officials liability, including employment practices, to cover decisions made by elected and appointed officials; the Maine Tort Claims Act relied upon as the basis for our liability coverage; forest fire suppression coverage and flood and earthquake automatically included for each

member. No commercial insurance company in Maine gives as broad coverage in a single coverage document.

The mission of Risk Management Services is to effectively and efficiently provide the best risk management solutions to all members of the Maine Municipal Association. We take pride in fulfilling this mission to the best of our ability. All of our staff - underwriters, claims representatives, loss control consultants, marketing representatives and administrative staff - want to give you the best service possible and make your contacts with us a positive part of your day. We want you to know how much we appreciate your business and that you can count on us every day to be here to help with your risk management issues.

*Patricia Klabitz
Assistant Director
Risk Management Services*

Maine money stays in Maine!

FACT:

About 80% of the member contributions paid to the various Risk Management programs stay in Maine to pay claims, offer safety training programs and grants, inspect property and provide the full range of services to members by our

What Else Do Marketing and Underwriting People Do?

You talk with the people in underwriting when you have questions about your Property and Casualty, Workers Compensation, or Unemployment Compensation coverage and costs. Our marketing representatives may have visited with you to assist with applications, help organize and update your coverage notebooks, attend Board of Selectmen's and Town Meetings, or drop off dividend checks from time to time. What you may not know is that these are the people who put together the Risk Manager section in the Maine Townsman four times each year, searching for topics that will interest you and writing articles to give you useful information.

Coverage Documents and exposure issues are not everyone's favorite thing to think or talk about, but believe it or not, we actually have fun doing this kind of work. It's a little like solving a puzzle to put together the information we need to understand your operations and provide the right coverage for our members. There is a great sense of accomplishment when the puzzle is complete. There are over 100 years of insurance experience among the eight employees in the underwriting and marketing department - all working for you!

*Kathryn Norton, Manager
Underwriting/Marketing Dept.*

FACT:

During 2004 members reported 3,630 Workers Compensation claims to us and to date we have paid more than \$3 million dollars on those claims. Members reported 1,463 Property and Casualty Claims in 2004 and we have paid more than \$2 million dollars on those claims.

"We have been extremely impressed with the number of times that MMA Risk Management Services has subrogated against responsible parties on our behalf. In numerous cases, they have collected 100% of our deductible and returned the funds to us. In one case, Risk Management did not have the ability to subrogate, but our Claims Representative gave us personalized attention and walked us through the process so that we were able to recoup our loss through legal channels. We appreciate their dedication and "can do" attitude."

(Finance Department, Southern Maine municipality.)

EMPLOYEE SPOTLIGHT



Ruth VanArsdale
(formerly Ruth Cox)
**Unemployment Comp
Coordinator**

Ruth began at MMA in 1981 as the Legal Services Secretary. She later performed customer services and underwriting duties for Risk Management. In 1991 she took her present position. She enjoys helping members out over the phone. Ruth is a stamp collector, avid reader, and a dog lover.



Diane Pelletier
**WC and P&C Claims
Processor**

Diane retired with 25 years of service with the State of Maine prior to joining the RMS Claims team in 2001. She has worked for the Bureau of Insurance and in the commercial insurance market. Diane feels the most rewarding part of her job involves communicating with her contacts within the member organizations. She is a Red Sox fanatic! After work (if the Red Sox aren't playing) you are likely to find Diane at a casino, traveling, or working in her garden.

What Do All Those People In Claims Do?

“We appreciate the Risk Pool’s prompt and responsive claims processing. Our claims representative contacts us within a day or so of our filing a claim. More importantly, our input is sought and valued, and we are kept informed as to the status of all claims.”

(Town Manager, Hancock County Town)

“I have been impressed with the way our Workers Compensation Fund Claims Representative has been responsive, friendly, courteous, and knowledgeable. She keeps us informed and she values our input throughout every claim.”

(County Employee)

We know that all our members try to be safe and careful every day, but bad things do happen. When things go wrong, RMS is ready to provide quality claims services to our members. Our claims people live and work in Maine year round and understand your challenges and your needs. As soon as you report a claim to us (electronically, if possible), an experienced claims person will be in touch with you to resolve the claim courteously, efficiently, and professionally.

Our staff of Workers Compensation claims representatives also includes two Nurse Case Managers to help you and your employees when severe injuries occur and to assist you in establishing light duty positions.

The Property and Casualty Claims Unit is very familiar with our unique and comprehensive coverage document. They fully understand the Maine Tort Claims Act and its immunities and limitations. They also handle claims brought against public officials, including employment related claims, and other claims for actual or alleged wrongful acts. The assigned Claims Representative will work with you until the claim is resolved.

Our staff, including supervisors and managers, is always available to talk or meet with you to discuss claims situations. Please feel free to contact us whenever needed. We also maintain an off-hours emergency claims telephone at: (207)626-3741 so that you can contact us quickly in an emergency. We are here to serve you.

*Donald Vickery, Manager
Claims Department*

EMPLOYEE SPOTLIGHT



Wayne Martin

Workers Comp Fund
Claims Tech

Wayne joined the Claims Dept. in the summer of 2003, shortly after receiving a Bachelors Degree in International Business from Thomas College. The best part of his job, he says, is “There is always something interesting going on and there is never a dull moment”. Wayne spends his personal time drawing and enjoying the outdoors. He loves being involved in anything to do with music.



Randa Velleux

P&C Claims Technician

Randa joined the RMS team in 2000 as an Office Assistant and quickly became a Claims Processor and, in 2003, a Claims Tech. She was recently awarded her Associate in Claims (AIC) credential. Randa says, “We never seem to have the same claim come through the door twice - each scenario is a little different. The variety makes my job very interesting.” Randa recently hung up her ballet shoes to dedicate her time at home to her two year old daughter. Randa also sings in the church choir.



IMPORTANT CLAIMS INFORMATION

To Property and Casualty Pool Participants:

As you may know, the claims department went “paperless” in July 2004. Every claim notice is scanned into the computer when received, assigned a unique claim number, and forwarded to a specific claims person for handling.

It would help us provide you with the highest quality claims service if you could report claims in one of two ways:

- 1) Submit your claim using our on-line claims reporting form.

Go to the MMA website at www.memun.org, sign on, and follow the simple instructions that appear on the screen.

Provide all the information the form requests, if at all possible.

Included a simple statement about the loss that explains what happened, when it happened, and the parties involved.

Note on the form that you are forwarding other documents by email, fax, or regular mail, if you have additional information to come to us.

- 2) Complete a paper report using the Property and Casualty Claims Reporting Form (RMS003) and fax or mail it to us.

We will notify you by email, or regular mail, whichever you prefer, that we have received the claim, assigned a number and the name of the specific claims person who will handle the matter. It is helpful if you can note the assigned claim number on any additional material relating to this claim that you send to us.

We are a member services organization, and it is our desire to provide you with the most responsive claims service possible. Following these few steps will make it easier for us to assist you. Please do not hesitate to call any of our claims staff if we can be of assistance at any time.



Maine Municipal Association Risk Management Services Directory

Telephone Number: (800) 590-5583

Local: (207) 626-5583

Fax: (207) 626-0513

RMS Emergency Answering Service: (207) 626-3741 For emergencies after 4:30 p.m. or on weekends.

<u>Department</u>	<u>Name/Position</u>	<u>Ext. #</u>	<u>E-Mail</u>
Administration	<i>Joan Conner, Director</i>	234	jconner@memun.org
	<i>Pat Kablitz, Assistant Director</i>	245	pkablitz@memun.org
	<i>Carol Flick, Administrative Assistant</i>	231	cflick@memun.org
Underwriting P&C/POL,WC,UC*	<i>Kathryn Norton, Underwriting Manager</i>	233	knorton@memun.org
	<i>Laurel Wentworth, Marketing Representative</i>	255	lwentworth@memun.org
	<i>Pam Corrigan, Marketing Consultant</i>	244	pcorrigan@memun.org
	<i>Michelle Pelletier, Senior Underwriter</i>	236	mpelletier@memun.org
	<i>Susan Caston, Senior Underwriter</i>	242	scaston@memun.org
	<i>Corina Steeves, Underwriting Technician</i>	235	csteeves@memun.org
	<i>Tracy Pushard, Underwriting Clerk</i>	239	tpushard@memun.org
	<i>Ruth VanArsdale, Unemployment Comp. Coord.</i>	237	rvanarsdale@memun.org
Claims	<i>Donald Vickery, Claims Manager</i>	265	dvickery@memun.org
	<i>Ann Willette, Assistant Claims Manager</i>	252	awillette@memun.org
	<i>Tracie Anair, Claims Clerical Supervisor</i>	247	tanair@memun.org
	<i>Diane Pelletier, Claims Processor</i>	269	dpelletier@memun.org
	<i>Debra Marquis, Claims Processor</i>	287	dmarquis@memun.org
	<i>Dawn Haskell, Claims Processor</i>	267	dhaskell@memun.org
P & C Pool	<i>Joe Slocum, P&C Claims Supervisor</i>	254	jslocum@memun.org
	<i>Anne Latendresse, Claims Representative</i>	279	alatendresse@memun.org
	<i>Colette Robbins, Claims Representative</i>	251	crobbs@memun.org
	<i>Randa Veilleux, Claims Technician</i>	256	rveilleux@memun.org
W C Fund	<i>Michelle Fecteau, Sr. Nurse Case Manager</i>	380	mfecteau@memun.org
	<i>Shirley Hodges, Nurse Case Manager</i>	368	shodges@memun.org
	<i>Patty Stevens, WC Claims Supervisor</i>	246	pstevens@memun.org
	<i>Tracey Ayotte, Claims Representative</i>	248	tayotte@memun.org
	<i>Amanda Knowlton, Claims Representative</i>	300	aknowlton@memun.org
	<i>Robin Tozier, Claims Representative</i>	273	rtozier@memun.org
	<i>Lisa Cunningham, Claims Technician</i>	268	lcunningham@memun.org
	<i>Wayne Martin, Claims Technician</i>	286	wmartin@memun.org
<i>Michelle Emery, Claims Technician</i>	250	memery@memun.org	
Loss Control	<i>Ed MacDonald, Loss Control Manager</i>	238	emacdonald@memun.org
	<i>Ann Schneider, Senior Loss Control Consultant</i>	241	aschneider@memun.org
	<i>John Waterbury, Senior Loss Control Consultant</i>	379	jwaterbury@memun.org
	<i>Bob Thomas, Senior Loss Control Consultant</i>	243	rthomas@memun.org
	<i>Peter Noddin, Senior Loss Control Consultant</i>	249	pnoddin@memun.org
	<i>Debbie Balmer, Loss Control Technician</i>	240	dbalmer@memun.org

Mailing Address: MMA Risk Management Services, PO Box 9109, Augusta, ME 04332-9109

Location: 60 Community Drive, Augusta, ME 04332

Office Hours: 8:00 a.m. to 4:30 p.m. – Monday through Friday

*P & C = Property & Casualty Pool

POL = Public Officials Liability

WC = Workers' Compensation Fund

UC = Unemployment Compensation Fund

What Services Does Loss Control Provide?

Our Loss Control Staff includes four experienced safety and loss prevention specialists who provide a wide range of services to members all over the state, from Kittery to Fort Kent and Lubec to Moose River. Each of the consultants generally works with an assigned group of members to do building surveys, estimate insurable building values, identify hazards and provide safety program support and specialized safety training. Since the RMS programs are only for public entities, our staff has developed a level of expertise in those areas not found in the traditional insurance market.

We post "Best Practices" on our website (www.memun.org/RMS/LC/default.htm). Information on Safety Enhancement Grants

and Scholarships is also posted on the website and we encourage you to visit it regularly.

Also on our website is a link to the FirstNet Learning online safety training programs. These programs are listed below and are available to our Workers Compensation Fund and Property and Casualty Pool members at no cost. These programs are available at any hour of the day and provide a real benefit to members who can schedule employees to take required training at a time which best suits their own schedules.

FACT:
In 2004, 178 members of the Workers Compensation Fund were awarded Safety Grants totaling \$199,453. Over five years, the grant program has awarded more than \$550,000 to members.

The Loss Control Department is committed to providing the highest level of service possible to members of the program. We invite your comments and suggestions.

*Edward MacDonald, Manager
Loss Control Department.*

"Please make sure that our Loss Control Consultant's direct supervisor is aware of how much she is appreciated by the city's administration and staff. Her sense of humor and friendliness create a positive impact on all the people she interacts with during her visits."

(Administrative Assistant, Coastal City)

"Everyone here who has had contact with our RMS Loss Control Consultant has been impressed with his knowledge, which appears to be extensive. He has been accurate, fair, and personable. Furthermore, the examples and stories that he incorporated into the recent safety workshop made the training very interesting. Many employees have specifically asked that he return to perform additional training."

(Personnel Director, Aroostook municipality)

"Thanks to the Risk Management Services Scholarship Grant, our Fire Department personnel now have the skills to protect themselves and their patients from potential harm in dangerous situations. I received positive feedback from each of the crews that participated and feel that our goal of creating a safer work environment when dealing with aggressive patients was achieved."

(Training Officer, Central Maine Fire Department)

ONLINE SAFETY TRAINING

- Back Injury Protection
- Bloodborne Pathogens
- Confined Space Entry
- Hazard Communication
- Lockout/Tagout
- Defensive Driving
- Ergonomics in the Office
- Personal Protective Equip.
- Preventing Slips, Trips, and Falls
- Lift Truck Safety
- Electrical Safety
- Fire Safety
- Ladder Safety





Maine Municipal Association
60 Community Drive
Augusta, ME 04330

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Do you ever wonder?...

Who Wants to Talk About Insurance?
What Else Do Marketing and Underwriting People Do?
What Do All Those People In Claims Do?
What Services Does Loss Control Provide?
Important Claims Information?
What do our members have to say?

Here's your chance. Look inside this special edition of the Risk Manager for the answers.

FACT:

The governing boards of both the Property and Casualty Pool and the Workers Compensation Fund review loss experience every year to determine if dividends can be paid to continuing, participating members whose loss ratios and length of participation meet the established criteria. Between 2000 and 2004, qualified P&C members received \$866,194 in dividends and qualified WC members received \$1,914,144